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ABSTRACT

Objectives of a business opportunities project were to design, develop, test, and validate curriculum guides to be used by continuing and adult educators and others to encourage and assist low income women, especially minority women, to explore business ownership as a career option. A business opportunities workshop instructor's handbook (consisting of fourteen lessons and lesson plans) and a participant's workbook (consisting of activities, readings, and tests organized in thirteen lessons) were the final products of the project. These were developed in several steps: (1) collection of written materials on business ownership and women in business, (2) presentation of preliminary versions of the final products for validation at a small business development workshop for low income, minority women, (3) a survey of 300 women business owners, (4) a curriculum design workshop, and (5) a seven-week test workshop for working women (over half of them having annual incomes under eight thousand dollars and nearly half having less than a high school education). The workshop was evaluated by an independent evaluation group which found that project participants gained new knowledge of business ownership and management, undertook new learning activities, and formulated new career plans. (Project materials and the evaluation report are appended.) (MN)

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National Committee on Household Employment

FINAL REPORT

of the
BUSINESS OPPORTUNITIES PROJECT

of the
NATIONAL COMMITTEE ON HOUSEHOLD EMPLOYMENT

Prepared for

Women's Educational Equity Act Programs,
Office of Education
U. S. Department of Health, Education, and Welfare

Grant No. G 007801149

By Anne B. Turpeau,
Project Director,
BUSINESS OPPORTUNITIES PROJECT
Washington, D. C.

December, 1979

CE 026 120

U S DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
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BUSINESS OPPORTUNITIES WORKSHOP FOR MINORITY WOMEN

ABSTRACT

The Business Opportunities Workshop for Minority Women is a response to a need for vocational materials to increase the awareness and knowledge of minority and working class women of opportunities in business ownership and management. This basic business curriculum model, developed by the National Committee on Household Employment, utilizes two instructional products, an Instructor's Handbook, and a Participant's Workbook. The 108-page Instructor's Handbook contains guidance materials in planning and conducting a workshop consisting of 14 sequential lessons; 14 lesson plans which include objectives, content outline, suggested resources, and learning activities; a bibliography; and an appendix which provides samples of evaluation instruments, administrative forms, schedules, directories, and a summary of findings of a survey of basic business competencies considered important by women business owners. The 100-page, illustrated Participant's Workbook contains readings, profiles of women business owners, enrichment activities, questions for consideration, and self-assessment exercises, organized in 13 sequential lessons; a glossary; and a bibliography of selected profiles of small businesses. The Workbook is designed to enhance and enrich the classroom learning experiences, and to serve beneficiaries as a permanent resource and reference for continuing educational and exploratory activities.

Each of the 14 classroom lessons is directed toward providing information and training in various facets of owning and operating a business. Both the Handbook and Workbook pay particular attention

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to the changing roles of women and to prevailing sex biases and sex role stereotypes, and to the educational, social and economic discriminations which have barred women from significant business ownership and participation.

A workshop series, which utilized minority business owners, management specialists, and others as instructors and role models, was used to test and validate the instructional materials. The validators were working class women from metropolitan Washington, D. C., more than half of whom were over age 35; more than half of whom had personal incomes below $8,000 annually; and 42 percent of whom had less than a twelfth grade education.

The workshop is designed to increase participants' knowledge of business ownership and management as a career option; stimulate participants to undertake new learning initiatives; enable participants to formulate educational and career plans which utilize information acquired about business ownership and management, and about resources available to them; help participants gain new attitudes and self-perceptions about their own competencies and abilities in relationship to requirements of business ownership and management; and provide inspiration and positive career influences through presentations of and dialogue with practitioners who serve participants as instructors and role models of their own sex, and race or ethnicity.

The materials are intended to be used by continuing and adult educators, and others to deliver vocational exploratory services to adult working class, minority women and others with modest educational and occupational attainments, whose experiential learning has provided them with skills which may be transferrable to business ownership and management.

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FINAL REPORT

of the
BUSINESS OPPORTUNITIES PROJECT
of the
NATIONAL COMMITTEE ON HOUSEHOLD EMPLOYMENT

INTRODUCTION

The Business Opportunities Project was supported by a grant awarded by the U. S. Department of Health, Education, and Welfare, Office of Education, Women's Educational Equity Act Programs, to the National Committee on Household Employment. The major purpose of the project was to design, develop, test, and validate curriculum guides to be used by continuing and adult educators, and others to encourage and assist low income women, especially minority women, to explore business ownership as a career option. The purpose and objectives of the project were met.

The project, which began September 1, 1978, and ended October 31, 1979, was carried out under the direction of Anne B. Turpeau as project director. Shellie D. Williams was project assistant for eight months, and Jackie Flood was project assistant for four months. Cheryl Chisholm Hobson and Delores Z. Jeter were curriculum specialists/researchers. The project site was Washington, D.C.

An advisory committee was constituted and met within the second, fourth, and eighth months of the project. Dr. Jeanne E. Lea, professor of adult and continuing education at the University of the District of Columbia, was the chairperson. The committee contributed ideas and directions for the project; reviewed the project workplan and timetables; recommended resources

and persons who could make contributions to the project; participated in a curriculum design seminar during which they examined the preliminary drafts of the handbook and workbook; and participated in debriefings and other conferences following the workshop.

Other members of the committee were the following: Dorothy Dickerson, Special Assistant for Minority Business, Office of Federal Procurement Policy, Office of Management and Budget; Joseph Jackson, Executive Director, D. C. Development Corporation; Ms. Jeter, Business Education Instructor, Armstrong Adult Education Center, D. C. Public Schools; Cora Kern, President, Maid to Order, Chicago, Ill.; and Eva Bell McQuay, New York Household Technician's Workshop.

FINAL PRODUCTS

The products of the project were a 108-page Instructor's Handbook, and a 100-page Participant's Workbook. The Instructor's Handbook for a Business Opportunities Workshop for Minority Women contains guidance materials in planning and conducting a workshop consisting of 14 sequential lessons; 14 lesson plans which include objectives, content outline, suggested resources, and learning activities; a biblicgraphy; and an appendix which provides samples of evaluation instruments, administrative forms, schedules, directories, and a summary of findings of a survey of basic business competencies considered important by women business owners. The Participant's Workbook for a Business Opportunities Workshop for Minority Women contains enrichment activities, readings, tests, and self-assessment exercises, organized in 13 sequential lessons.

The Workbook is designed to enhance and enrich the classroom learning experiences, and to serve the participants as a permanent resource and reference for continuing educational or exploratory activities. The Workbook contains a glossary and a bibliography of selected profiles of small businesses.

Both the Handbook and the Workbook pay particular attention to the changing roles of women and to prevailing sex biases and sex role stereotyping, and to the educational, social and economic discriminations which have barred women from significant business ownership and participation.

STAFFING

The project director, pre-selected before the project began, hired a project assistant within the first month of the project; and in the fifth month selected two consultants as curriculum specialists and researchers. A new project assistant was selected in the eighth month from among persons recruited as workshop validators. This duality of role contributed significantly to the formative evaluation processes. Two college-educated prospective business owners, whose applications for workshop validators were not accepted, agreed to serve as volunteer process evaluators during the workshop. Each submitted weekly reports and participated in group debriefing conferences following the completion of the workshop.

The consultants who served as the staff of the workshop by functioning as role models, instructors, and lecturers, were drawn from the metropolitan Washington professionals, technical assistance organizations, federal and local government agencies, women

business owners, and educational institutions. Twenty-one minority persons were used instead of the 8 persons originally proposed to be used. While this change required a more expansive recruitment and scheduling effort, the benefits to the workshop were positive in that the vast business assistance resources of the metropolitan area were more adequately utilized, and in that the wide outreach assisted the diffusion and dissemination. (See workshop schedule and instructional staff in the Appendix.)

SCHEDULE

A no-cost extension of the project ending date from August 31 to October 31, 1979, was requested and granted to recover several weeks lost in a delayed start-up of the workshops, as well as to recover time lost in July by a physical move of the office of the National Committee on Household Employment, and attendant, unanticipanted responsibilities. Additionally, a number of revisions and additions of materials were made to the curriculum guides.

ACTIVITIES

The development of the Instructor's Handbook and the Participant Workbook was accomplished through several major steps. The first step was the collection and examination of written materials relating to business ownership, business education, women in business, and sources of management assistance; followed by conferences and visits with technical assistance organizations, government agencies, educators, and business owners. Several products resulted immediately, including the beginning of a bibliography, and a

first draft of a brief history of black women in business, developed for the Participant's Workbook. More significant was the use of the collected information and new products in a small business development workshop conducted by the project staff in conjunction with the annual conference of the National Committee on Household Employment, October 28, 1978, in Washington, D. C. (A copy of the agenda is in the Appendix.) This workshop, coming so early in the project, provided an opportunity to validate the preliminary analysis of the problem to which the new instructional materials were to be addressed, namely, the lack of vocational exploratory experiences for working class women in the area of business ownership and management. Moreover, the workshop presentations were a preliminary mini-version of the final product. An opportunity was used to pretest the use of role models as instructors, to observe the manner in which information about busines ownership was received and reacted to by low income minority women, and to gain insights into the structuring of workshop lessons.

Workshop panelists included a former household technician who was the founder and operator of an infant care center in a small Ohio city; two former household technicians, who were partners in a New York City business which manufactured hand crocheted garments; and the director of a program which trained women to become independent cleaning contractors. Also included as a panelist was a financial analyst employed by a technical assistance and business development corporation. The project benefitted form the example of women who were able to illustrate to others the

importance of their life experiences and how they were able to use their acquired skills and competencies in attaining a new career in business. Another by-product of the workshop was the resulting publicity which assisted the recruitment of validators and provided the general public with information about the project goals.

A major planning activity was the development and administration of a mail survey of basic business competencies, conducted among 300 women business owners in the metropolitan Washington area. Fifty-one owners responded. (The methodology, findings of the survey, and the survey instrument appear in the Appendix.) The purpose of the survey was to gather information about what skills, talents or other competencies women owners considered necessary in business and how they ranked the importance of such competencies. The information was used to determine in a general manner what should be contained in the curriculum guides and how the information should be presented. Also considered valuable were responses to an open-ended question, "What is the single most important piece of advice you would give to a woman starting business?" This question was posed at the end of a one-page questionnaire which gathered important information about the respondents; but because the questionnaire yielded more information than could be analyzed within the work program of the project, the analysis was limited to a few areas, such as education, initial capitalization, prior income status, number of years in business, and type of business. A significant number, approximately 18 per cent, had had less than

a college education, and the majority of these had entered business as low income persons. A summary of the survey was included among appendix materials in the Instructor's Handbook.

The survey instruments were mailed out and returned in the fourth and fifth months of the project. The results were tabulated and were factored into the development of the content outline. Concurrently, the project assistant conducted in-depth interviews with six women owners, and developed several profiles for inclusion in the Participant's Workbook. Based on library research, other profiles of women owners were developed. These profiles and the survey findings were provided to the curriculum specialists who were to write the first draft of the guides.

The groundwork having been laid, the evolution of the curriculum materials began. The outline which was circulated among advisory committee members for comment and which was shared with persons under consideration as consultants proved to be well conceived as to sequence and content. The original organization remained substantially in tact through several cycles of revisions, debriefings and reviews.

The project director developed with the curriculum specialists the intended outcomes, and a uniform, replicable instructional format for the workshop lessons. This latter included learning objectives, content, resources, lesson plan, and assignment. The preparation of the drafts of the model lessons, including exercises and other devices, was accomplished within a two-month period. This stage required team collaboration and joint review among the three principals.

The first major examination--equivalent to a field test--occurred during a curriculum design workshop which brought together the curriculum specialists/researchers, members of the advisory committee, a representative from the evaluation team, and potential users, namely a low income woman and a counsellor-teacher in an alternate school program. A full day's meeting was held to examine each page of the draft Handbook and Workbook. Following the curriculum design workshop, revisions were made by the specialists, according to suggestions and recommendations of the reviewers. Working drafts were duplicated for the workshop validators, and the instructional staff.

The main test of the instructional materials was held during May and June 1979 in a workshop conducted twice weekly for seven weeks, for a total of 28 hours. Free classroom space was provided by the D. C. Public Schools at the Franklin Adult Education Center. The workshop enrolled 19 to 23 working class women from the metropolitan Washington area. Based upon a review of materials submitted, the Division of Continuing Education of the University of the District of Columbia awarded certificates to validators for their successful completion of the workshop as a non-credit course. Validators paid a two dollar enrollment fee. (See copy of certificate in Appendix.)

At the close of the workshops, a series of debriefings was held with evaluators, participants, instructors, curriculum specialists/researchers, and advisory committee members to arrive at decisions about how to reconcile and incorporate the opinions, observations, and recommendations from the various evaluation

documents and reports. The three workshop lessons relating to business development required the most extensive reorganization; and the lesson on power and self-assessment required the most extensive content revisions. In addition, some of the materials in the Participant's Workbook were modified to incorporate the lively discussions, questions and enthusiasm which had been a part of the workshop sessions. Changes in the Instructor's Handbook provided more options for instructors so that they could have greater flexibility in utilizing skills and resources available in their communities.

VALIDATORS

On several occasions, following the workshop lesson, guest instructors would inquire of the project director: "Where did you find these women?" Many were impressed by the participants' contributions to the discussion, level of interest and inquiry; and assumed that an extraordinary recruitment had occurred. The selected validators had responded to a newspaper article; had been present at community or other meetings at which announcements of the workshop were made; had been informed about the workshop either by a community worker, friend or relative; or had seen an announcement circular in a public place. The project director interviewed at Franklin Center each person who telephoned to express an interest and ability to participate, and who appeared to be either a homemaker or a working class woman. Intake forms and a selection rating sheet were used to describe the potential validator as she was interviewed. Selection factors included work orientation; expressed desire to direct, manage or control; maturity and emotional stability; self-confidence;

verbal communication skills; general interest in training; possession of some marketable skills; and a revealed resourcefulness. The Participant Profile, on the page following, provides other information about the validators. The majority were over age 35; 8 of 19 had less than 12 years of schooling. (Indeed, 3 had less than eighth grade). Only 8 were employed fulltime; and 10 were unemployed. Six of the validators had personal and family income under $4,000. Only five were married and living with their spouses. Among the occupations represented were practical nursing, skilled and unskilled trades, community workers, and clerical workers.

What became apparent during the workshop was that a self-selection process also had been in operation. The women were serious. One participant expressed these sentiments: "Most of my inspiration came from the women in the workshop. The fact that each woman returned week after week armed with paper and pencil, eyes open and ready was the main inspiration for me." Each validator had stated in the first session her reasons for being there and her expectations. As the workshop progressed, participants were able to learn from each other what experiences had helped shape them, what motivated them, what they knew which was important to the discussion and which could be shared, what competencies they had which were transferrable to business ownership, and what new directions they could set for themselves.

The number of validators ranged from 19 to 23. Although 23 were initially accepted as validators, one never appeared

PARTICIPANT PROFILE
(19 Validators)

Age	
29 and under	7
30 to 34	2
35 to 39	3
40 to 49	4
50 and over	3

Educational Background	
K to 8	3
9th to 11th	5
High School	5
GED	2
2 years, college	3
BA	1

Marital Status*	
Married	5
Single	6
Divorced	4
Separated	4

Employment Status		
Unemployed		10
Employed		9
Parttime	1	
Fulltime	8	

Source of Income	
Self employment	2
Public employment	4
Private employment	4
Public assistance	5
Medical disability	1
Husband	3

* Among validators were a mother and daughter, living in separate households.

Occupational Category	
Household service	1
Clerical worker	7
Practical nurse (self-employed)	2
Construction laborer	1
Community organizer	4
Appliance repairer	1
Unpaid homemaker	3

Personal Income	
Under $3,999	6
$4,000 - $7,999	4
$8,000 - $11,999	4
$12,000 - $15,000	1
Over $15,000	1
None	3

Family Income	
Under $3,999	6
$4,000 - $7,999	4
#8,000 - $11,999	4
$12,000 - $15,000	3
Over $15,000	2

Sex	
Female	19
Male	0

Minority Status	
Minority	19
Non-Minority	0

Nationality	
U. S. Born	16
Foreign Born	3

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PARTICIPANT PROFILE (VALIDATORS)
A COMPARISON OF EXPRESSED BUSINESS INTERESTS

Validators Identified by Vocation	Business Interest at Selection Interview, April 1979	Business Interest in Workshop Session, May 1979	10-Year Goal, Final Workshop Session, June 1979
Homemaker	"No clear notion"	Real estate, food co-operative, insurance	"A thriving business"
Homemaker	Imported African goods	Import-export	African import shop
Homemaker	Shoe repair	Shoe repair	Vocational school to learn repair; apprenticeship; then business
Practical nurse	Home care contractor	Home care organization or a union organizer	Organize personal care and chore workers into a business organization
Community worker	Catering	Catering and bookkeeping	Catering
Clerical worker	Day care, janitorial service or retail store	Specialized retail clothing	Will build capital and get retail experience
Clerical worker	Children's clothing store or day care	Clothing store for chubby children	Further education; experience in retailing
Private household worker	Catering	Catering or restaurant	Get catering training; then open business
Secretary	West Indian store; day care in home	International food corporation	Back to school for business management education
Bookkeeper	Boookeeping or secretarial service	Bookkeeping and accounting service	Start a bookkeeping service for small businesses; get an accounting degree
Key puncher	Learn about different kinds of businesses	Jewelry store; interior decorating	Go in business with brother

Validator	April 1979	May 1979	June 1979
Consumer aide	Write greeting cards after retirement	Poetry, publishing, writing studio	Get published; retire in 6 years; pursue business goals
Telephone repairer	Food service or electrical repair	Restaurant; real estate or craft shop	Expand 2-week old home repair service
Switchboard operator	Grocery store	Food market	Complete college within 5 years
Construction worker	Nursery school; elderly care, or building maintenance	Day care or building maintenance	Building maintenance business will "be booming"
Practical nurse	Home care business	Home care	Save money; start a family business
Community worker	Roller skating rink	Day care center	Roller rink
Youth worker	Gymnast school manager/ owner; photography laboratory	Photography	Will enroll in a degree program; start a dark room in own home
Secretary	Secretarial agency	Secretarial service	Will develop idea "into several operations"
Process Evaluators			
Employment specialist	Retail shop for large sizes	Retail shop for large sizes	Build capital; open specialty shop; expand to a conglomerate
Group worker	Craft-type business; gift shop	Catering, plants and gift shop	"Start at least 4 businesses on a shoestring"

and one withdrew because of physical problems which she considered too limiting. One person who dropped out after the second session because of change of employment later returned for the final four sessions as an observer. Another person, who had just opened a household service firm, did not return after the second session because of the demands of her business. Nineteen persons were awarded certificates as substantially participating in the sessions. Nine had perfect attendance. Average class attendance was 16 validators.

One unexpected outcome of the project was that 8 of 19 of the validators expressed a determination to further their education. One of them enrolled two months following the workshop in a degree program in business education. The following quotations were excerpted from the valedictory statements of the validators:

R__: "For the next ten years I will be trying to further my education."

H__: "I will be getting more training in the catering field....I plan to take a special catering course."

O__: "My plans...are to go back to school to strengthen my educational background."

M__: "I intend to complete my education and get my degree."

Y__: "I'm going to school now to get my GED. Afterwards I'm going to a vocational high to take a trade..."

A__: "I plan to go to college in the near future."

EVALUATION

Included with this final report is an evaluation report developed by the BLK Group, Inc., as third-party evaluator. BLK Group found that the overall results were positive and favorable.

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The evaluator participated throughout the project in the following ways:

Attended conferences relating to project documentation;

Attending meetings of the advisory committee;

Critically reviewed the survey instrument for women business owners;

Participated in the curriculum design workshop;

Reviewed all instructional materials in draft form;

Assisted in developing recruitment and selection forms;

Developed a daily evaluation sheet to be used by validators;

Assisted in developing an evaluation form to be used by instructors;

Provided a management consultant who served as an instructor in one lesson;

Analyzed pretest and posttest (leadership traits) results;

Analyzed valedictory statements; and

Prepared a final evaluation report.

The validation of curriculum materials utilized several evaluation instruments: one completed at each of 13 sessions by each validator; one prepared for each of 14 sessions by the project director who served as workshop coordinator; and one completed by persons who served as instructors. (Copies of forms are included in the Evaluation Report and in the Appendix.) In addition the weekly narrative reports of the two process evaluators were used. A self-assessment instrument was administered during the first lesson and the final lesson to determine if there was a perceptible change in validators' own assessment of their leadership traits.

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The majority of the validators rated themselves high on leadership traits. The pretest and posttest data showed no significant changes. (See Evaluation Report, pages 2-7.)

An important evaluation was the "learner verification," which took the form of valedictory statements in the final session of the workshop. Each validator orally responded to two questions: How has the workshop benefitted you? What are your plans for the next 10 years? The evaluator found that these statements "suggest that the workshops represented a milestone in the careers of the participants." (See Appendix, p. 42.) Two examples follow:

> J: "Ive benefitted from the workshop through the role models. They have been ideal. They've given me inspiration and encouragement to pursue my retail business. The workshop has let me know that now I can do what I thought I couldn't do before as a person. It's given me insight on where I can obtain assistance--management as well as financial."

> O: "This workshop has benefitted me in many ways, mainly through listening to the many speakers who have shared some of their most vital secrets as how they got started in business. I have noticed that most of them have education beyond high school; therefore, I have come to realize more than ever the importance of education if I decide to go into business. It helps to broaden one's knowledge and it certainly helps better your chances of staying in business. I have also learned that with desire and determination one can do just about anything she wants to do. I am much more encouraged to work toward my own business."

OBSERVATIONS

Searches for audio-visual materials, suitable for classroom use with minority and low income women to encourage their interest in business revealed an almost total lack of such products. Validators and others strongly suggested the use of audio-visuals. While the live models themselves were very well received, it was

proposed that short filmed segments of women business owners discussing various aspects of business development could have been used effectively. One validator and one consultant suggested that the project itself should have undertaken to develop such products as part of its work program. Clearly, a subsequent effort should be supported to fill this void.

CONCLUSION

The objectives of the project have been met in a successful and timely manner. The assessments of the new curriculum materials by workshop validators and the instructional staff were positive and enthusiastic; and indicate that the intended outcomes were realized. Evaluation was conducted throughout the project, both for formative and summative purposes. The documentation of the project and the evaluative findings give ample evidence that the following claim of effectiveness can be made: the workshop participants (beneficiaries) increased their knowledge of business ownership and management as a career option; were stimulated to undertake new learning initiatives; were enabled to formulate educational and career plans which utilized information acquired about business ownership and management, and about resources available to them; gained new attitudes and self-perceptions about their own competencies and abilities in relationship to requirements of business ownership and management; and gained inspiration and positive career influences from presentations of and dialogue with practitioners who served them as instructors and role models of their own sex, and race or ethnicity.

APPENDIX

BUSINESS OPPORTUNITIES WORKSHOP

Workshop Director

Anne B. Turpeau, Project Director, NCHE Business Opportunities Project; program development consultant (B.S. in Ed.; M. A.)

Instructional Staff

Barbara Andrews, Urban Bankers Association; Speakers' Bureau, D. C. Chapter (bank employee).

Dorothy Dickerson, Special Assistant for Minority Business, U. S. Office of Budget and Management (former public school teacher in business education).

Jonie Hartman, Dix Street Academy, D. C. Public Schools (instructor/counsellor, alternative school).

Arlene Holliday, Franklin Adult Center, D. C. Public Schools, Master Teacher.

Delores Z. Jeter, Business Education Instructor, Armstrong Adult Center, D. C. Public Schools.

Al Jones, Chief of Portfolio Management, SBA Washington District Office.

Jeanne E. Lea, Professor, Adult and Continuing Education, University of the District of Columbia (Ed.D., Adult and Continuing Education).

Florence Hope Lee, Financial Analyst, D. C. Development Corporation.

Sylvia Marshall, Management Consultant, BLK Group, Inc.

Charles Parnell, Howard University Small Business Development Center, Business Counsellor.

Lois A. Smith, Assistant Program Director, University Without Walls, Howard University (M.A., Adult and Continuing Education).

Gloria Swindell, D. C. Office of Consumer Protection.

Leon Walker, Certified Public Accountant; National Association of Minority CPA Firms; Burt Smith Associates.

Role Models

Inez R. Arrendell, President, Arrendell and Associates.

G. Loretta Hurley, President, Capitol Hill Homemaker and Health Aid Services, Inc.

Desiree Inniss, President, Key Data Systems, Inc.

Lucille Quinn, President, Lucille's Fashions.

Hazel Shackleford, President, Quick and Clean.

BUSINESS OPPORTUNITIES WORKSHOP
Washington, D. C.
May 15 - June 28, 1979

Schedule

		Instructor
Lesson 1	Orientation	
(May 15, 1979)	Introduction to Self-Assessment	Turpeau
	Women in Business	Smith
Lesson 2	Starting on a Shoe String	
(May 17, 1979)	Small Ventures for Women	Smith
	"How I Did It"	Inniss
Lesson 3	Money	
(May 22, 1979)	The History of Money	Turpeau
	Economic Status of Women in U.S.	
Lesson 4	Credit	
(May 24, 1979)	What We Need to Know as Consumers	Swindell
	What We Need to Know as Owners	Jones
Lesson 5	Power	Marshall
(May 29, 1979)	Assert Yourself	Marshall
	Seats of Power	Hartman
Lesson 6	Banking Services	Andrews
(May 31, 1979)	Practical Experiences	
Lesson 7	Business Development	
(June 5, 1979)	Developing a Plan	Lee
	"How I Did It"	Arrendell
Lesson 8	Business Development	
(June 7, 1979)	Business Structures, Taxes, Records	Dickerson
Lesson 9	Business Development	Dickerson
(June 12, 1979)	Technical Assistance	Parnell
		Walker
Lesson 10	Developing an Educational Plan	Lea
(June 14, 1979)	Lifelong Learning	Holliday
		Smith
Lesson 11	Communications	
(June 19, 1979)	Letter Writing	Jeter
	Publicity; Public Relations	Smith

Lesson 12 (June 21, 1979)	Step by Step Establishing a Household Firm	Hurley Shackleford
Lesson 13 (June 26, 1979)	Step by Step Establishing a Retail Firm	Quinn Parnell
Lesson 14 (June 28, 1979)	Next Steps Career Planning Awarding of Certificates	Turpeau

National Committee on Household Employment
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NCHE SIXTH ANNUAL CONFERENCE WORKSHOP

Small Business Development
for Low Income Women

1:00 p.m. -- Saturday, October 28, 1978
Howard University, Washington, D. C.

MODERATOR: Anne B. Turpeau, Project Director
Business Opportunities Project, NCHE

I. "An Historical Survey of Black Women in Business"
--Shellie D. Williams, Project Assistant,
Business Opportunities Project, NCHE

II. PANEL PRESENTATIONS

Day Care Center -- Katherine Jones, Owner-Operator
Warren, Ohio, Household Technicians

Garment Manufacture -- Jo Ann Person, Partner
Jo-Mar Crochet, New York City

Independent Contractors,
Household Work -- Gladys McNamara, Director of the
Independent Cleaning Contractors,
Hannah Harrison Center, Washington, D.C.

Women Ownership of Small-Scale Businesses
-- Florence Hope Lee, Financial Analyst,
D. C. Development Corporation,
Washington, D. C.

Motivating and Educating:
NCHE Project Model -- Anne B. Turpeau, Project Director
NCHE Business Opportunties Project

III. QUESTIONS, ANSWERS, DISCUSSION

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A SURVEY OF BASIC BUSINESS COMPETENCIES
(Conducted among Women Business Owners)

In order to assure that the contents of the Instructor's Handbook and the Participant's Workbook adequately reflect the actual experiences of women business owners and their perceptions of what competencies are necessary in business, these curriculum guides include the findings of a mail survey which was conducted during December 1978 and January 1979. The survey results were used in a general manner to determine the relative importance of information to be included in the lesson plans in the Instructor's Handbook and to develop enrichment activities for the Participant's Workbook. The survey also yielded valuable profile information about the surveyed woman business owners. Approximately 18 percent had less than a college education, and the majority of these considered themselves low income when they started their business. Also valuable were responses to an open-ended question, "What is the single most important piece of advice you would give to a woman starting business?"

Fifty-one women business owners responded to the survey which requested them to rank several listings of basic business competencies which they felt were important for business ownership. The survey was mailed to 300 of the 1,140 women enterpreneurs who were listed in the 1977 Directory of Women-Owned Businesses: Washington/Baltimore Metropolitan Area. The Directory is published by the National Association of Women Business Owners. It lists women owners in 330 categories. Excluded from the sampling were those enterprises requiring professional licensing or specific academic preparation. For example, no legal firms were surveyed. Where possible, mailings were made to minority owned firms within the selected categories. The survey partially adapted a research methodology developed by E.C. McGhee more than 20 years ago in a Kansas study. A report of this research, "A Study of Business Skills and Knowledge Used by Business and Non-Business People," appeared in the American Business Education Yearbook, Volume XIII (1956), published by the Eastern Business Teachers Association and the National Business Teachers Association.

The 300 women business owners in the Washington/Baltimore area were requested to rank in order of importance three abilities or competencies which they felt were most important to business ownership, under each of 12 headings. Five to eight items (including many identified in the McGhee study) were listed under the following 12 headings: personal development and choices; money and finance; business development; how to find information; business communication; legal aspects of business; buying; recordkeeping; credit; banks and banking services; business mathematics; and insurance. The multiple responses were tallied by hand to ascertain the competencies which received the highest total number of responses.

Profile data also were tallied. A comparison was made between the responses of women who had more than and less than a high school or technical school education. There was no significant difference between the two groups in the selection of choices. Of the 51 respondents, 35 (almost 70 percent) reported that they had no business related courses which would have helped them in opening a business. Of particular significance was that 22 of the respondents reported that they had had less than $1,500 start-up money; and six claimed they had had no start-up money. Fifteen had between $1,500 and $10,000 to start; six between $10,000 and $50,000; and only two had between $50,000 and $100,000. Approximately one-third used their personal savings; and another third received financial assistance from their families or friends.

The survey yielded more data than could be analyzed practically within the work program of the Business Opportunities Project. Its purpose--to provide general guidance to the development of curriculum materials--was accomplished.

BASIC COMPETENCIES IMPORTANT TO BUSINESS OWNERSHIP

Ranked in order of importance according to 12 general subject areas, the following listing of competencies or abilities represents the major findings of the survey and the opinions of 51 women business owners:

Personal Development and Choices

1. How to evaluate your own abilities.
2. How to find out about the requirements for entering business.
3. How to identify opportunities for advancement and profit.

Money and Finance

1. How to estimate costs.
2. How to prepare a budget for spending income.
3. How to determine the best way to invest money for later use.

Business Development

1. How to build a good business reputation.
2. How to make and follow a development plan.
3. How to find good employees or co-workers.

How to Find Information

1. How to locate local public offices which regulate and assist businesses.
2. How to find management assistance.
3. How to find out about your tax liabilities.

Business Communication

1. How to write letters ordering merchandise.
2. How to write letters of inquiry.
3. How to write collection letters.

Legal Aspects of Business

1. How to use written contracts in business dealing.
2. How to select a lawyer.
   When to consult a lawyer.

3. How to select a partner or co-owner.
   What are the legal responsibilities in employer and employee relationships.

Buying

1. How to evaluate goods and services so as to make a wise purchase.

2. How to determine whether or not something is needed at all.

3. How to judge the quality of a product or equipment purchased.
   What to buy in quantities.

Recordkeeping

1. How to prepare a statement of income and expense.

2. How to keep cash records.

3. How to make an inventory.

Credit

1. The cost of different kinds of credit.

2. Whether it is wiser to use credit or wait until money is available.

3. How is a person's credit rating established.

Banks and Banking Services

1. How to reconcile your checkbook balance and bank statement.

2. What services are available in banks.
   How to select loan services.
   How to keep personal deposit and check records.

3. How to write personal checks.

Business Mathematics

1. How to compute percent of profit on a transaction or service,
   How to compute sales tax.

2. How to add rapidly.
   How to multiply.

3. How to compute Federal income tax.

Insurance

1. How to select the appropriate types of insurance.

2. How to determine if insurance is needed.

3. When to buy liability insurance.

ANALYSIS OF RESPONSES OF OWNERS WITH MODEST EDUCATIONAL ACHIEVEMENTS

Of the 51 women who responded to the survey, the majority (40) were college educated women. Nineteen of them indicated that they had studied beyond the college level. Of some statistical importance, also, were the nine (18 percent) who said they had no more than a high school or technical school education. Six of these nine also were in the low income range when they started their business; one said she was median income; one said middle income; and the other did not respond to this question. These results tend to show that women with low earnings and an average education, or less than average, can successfully enter business; and that their lack of academic preparation does not disqualify them from competition in the business world.

A closer examination of these nine respondents is instructive. First, what kinds of businesses did they form? Two opened dressmaking and alteration shops; and two opened retail specialty shops. One became a clothing manufacturer. One was in each of the following: catering service; photographic business; secretarial and answering service; and wholesale book supplier.

The clothing manufacturing business had the highest amount of start-up money--$5,000 from the Small Business Administration. It was a three-year old partnership, with two full time employees. Neither partner took business subjects in school. The single most important piece of advice they offered was to learn what you do best and "assert it."

The owner of a seven year old women's specialty began with $2,500 which she borrowed from her middle income family. She hired seasonal help, but she was the sole full time employee. She said she continues her education by reading "authoritative" books.

A six-year old catering business had 12 full time employees, plus the owner; and six part time and five seasonal workers. It started with a $1,000 investment. The owner had some business courses in high school, but she learned food service on her own. Her advice was, "Learn all you can about the type of business you plan to enter."

The secretarial and answering service had started 12 years ago with just $25. In addition to the owner, there were one full time, four part time, and two seasonal employees. The owner said that the most important technical assistance she had received was from a friend who was a certified public accountant. Her most important advice for beginners was to be firm with employees, and to "keep accurate records."

The two dressmaking and alteration businesses had been in business three years; and neither of them had additional employees. One of the businesses, which received an $800 bank loan, has since closed. The owner attributed her failure to choosing the wrong location. But she was determined to try again. She became employed in a full time job; sewed and gave sewing lessons on the weekends; and was saving money to open a fabric store. The second dressmaking and alterations business began with a $100 credit union loan. The owner's advice was, "Don't start without your own money."

The photographic business had only $50 in start up money but the owner was able to get the initial equipment and supplies she needed on credit from a camera shop. That was 20 years ago. In 1979, she had 10 full time, and 60 part time and seasonal employees. She had never had a government loan or a government contract. When she started, she said, there was no technical assistance available to her; nor had she had any business courses in high school. "It's tough," she said. "Pick an area where there is a need. Be aggressive and believe in yourself. Know that you're good and capable, and that you've got to work hard."

Other advice which the high school educated, former low-income women offered was the following:

1. Start small and grow, but don't be undercapitalized.

2. Keep accurate records of your earnings, payments, and operating costs. Accounting and bookkeeping skills are absolutely essential to own a business.

3. Be flexible, ready to change the way you now are doing things, and be open to new ideas.

4. Listen to other people in a similar line of work.

5. Read authoritative books, and then use your own judgment.

ADVISE OFFERED TO POTENTIAL BUSINESS OWNERS

Women business owners were asked, "What is the single most important piece of advice you would give to a woman starting a business?" Only two of the 51 respondents failed to reply. Their responses have been grouped to correspond to the lesson titles in the Instructor's Handbook and the Participant's Workbook.

Women in Business, a Nontradition

"It is very tough to own and run one's own business."

"Pick an area that there is a need. Be tough and don't be afraid to be told that you're not 'feminine.' Be aggressive and believe in yourself. You must like yourself and know that you're good and capable and you've got to work hard and be tough and not complain....Don't accept conventional wisdom about what is and isn't possible."

Starting on a Shoestring

"Be prepared and willing to work 24 hours a day, including Sundays and holidays. You must have grim determination and tenacity."

"Learn anything you can about it before you start up. Don't be ulcer-prone and realize if it can go wrong, it will go wrong. Learn to roll with the punches."

"Work hard and know how to manage your time."

"Know your business."

"Choose a business you are most familiar with."

"Learn all you can about the type of business you plan to enter."

"Work as a salaried or volunteer employee in a shop or business related to that which you would like to start."

"Start in a field with which you are intimately familiar."

"Hang in there! Consistently believe your hard work and quality product will pay off."

Money

"Expect long hours, low pay."

"Keep close reins on the money."

"Have twice the money you think you need."

Credit

"Be fully capitalized."

"Do not take a loan of any kind unless you have already a well-going business."

Power

"Know own abilities, capabilities, and how to exploit them."

"Be completely serious about becoming successful. Be professional; have lots of faith in your capabilities; be assertive."

"Believe in yourself!"

"Persevere and believe in yourself."

Banking Services

"Cash in reserve...is a must for the first year or two."

Business Development

"Be orderly."

"Be firm with employees."

"Get plenty of expert advice and find out where to get it as inexpensively as possible."

"Be organized."

"Keep developing a plan until you personally are satisfied not to be discouraged by others."

"Know your industry well; do not overextend yourself."

"Be as prepared as possible. Check the resources and, once started, have confidence and don't look back."

"Take your time; dare to think big."

"Hire a good bookkeeping system."

"Keep evaluating your operation impersonally."

"Keep your overhead as low as possible."

"Understand your finances and control your costs."

"Keep accurate records."

"Location is important; be flexible; don't overinvest in decor."

"Always allow more time than you expected for results; plant many seeds, and some will grow."

"Get a good lawyer and a good accountant."

Developing An Educational Plan

"Get as much solid business education courses and training before investing your capital."

"Learn marketing for your field."

"Get a good education."

"Take all the courses on business management you can. Don't count on any help from anyone, including government."

Communication

"Don't have a chip on your shoulders."

"Listen to the people you work with and to others in the trade. Be flexible, be ready to change how you do things, to use new ideas."

Retailing

"Know your merchandise and be very careful."

"Buy excellent quality merchandise and turn it over in sales frequently; change your inventory often."

SUMMARY

The respondents to the survey of basic business competencies revealed an optimism and enthusiasm for their businesses, while also revealing their ability to cope with the uncertainties and pressures. The practical day to day competencies, such as computing sales tax or percentages, were ranked high with a greater frequency than were competencies requiring management or executive level abilities. Although the majority were college educated, business education played no significant role in the educational preparation of almost 70 percent, who had taken no business related courses. A significant number (18 percent) of the women owners surveyed had modest educational attainments, and had entered business as low income persons. The responses suggested that the women owners valued prior familiarity with a particular business as more important than educational preparation.

National Committee on Household Employment

7705 GEORGIA AVE., NW SUITE 208 • WASHINGTON, D.C. 20012 • (202) 291-2422

December 1, 1978

Dear Business Owner:

Some low-income women with limited education aspire to own their own businesses. Is this a realistic career goal for them? What kinds of vocational exploration will provide them with down-to-earth advice and guidance? What do they need to know before taking a first step? These are some of the questions which the Business Opportunities Project hopes to answer.

The Project is sponsored by the National Committee on Household Employment, the only national organization advocating full-time for improved conditions for household workers. Among businesses which former household workers have entered with success are garment making, day care centers, household cleaning services, catering and party services, beauty product manufacturing, and employment services.

The Women's Educational Equity Act Program, U.S. Office of Education, is providing funds to support the Business Opportunities Project for one year. By next September, we hope to have available teaching materials which can be used in workshops to help household workers, other low-paid workers, and homemakers assess their chances for success in a variety of small business ventures.

We will design our instructional materials to emphasize areas which women business owners consider most important. Will you help by sharing what you believe are the most important skills and competencies needed for business? Won't you take a few minutes to complete the enclosed survey? Please return the completed forms to us within two weeks. A self-addressed envelop is enclosed.

This is a confidential inquiry. It is not necessary to sign your name. Only tabulations of the total results of the survey will be used by us, and we have simply numbered the return evenlopes to help us identify the categories of businesses which are responding.

Thank you for your assistance.

Sincerely yours,

Anne B. Turpeau

Anne B. Turpeau, Project Director
Business Opportunities Project

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Encl.

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NCHE BUSINESS OPPORTUNITIES PROJECT
A SURVEY OF BASIC BUSINESS COMPETENCIES

(This survey is adapted from material developed by Professor E.C. McGill more than 20 years ago in Kansas, in "A Study of Business Skills and Knowledges Used by Business and Non-Business People".)

INSTRUCTIONS: Rate in order of importance each qualification or ability listed below under the twelve different headings. Rate your first, second and third choices only, by placing 1, 2, or 3 in the blank opposite each item. If you think an important competency has been omitted, write in on the blank line, and give it a numerical rating. If you wish to make comments on your choices, a space is provided.

PERSONAL DEVELOPMENT AND CHOICES

_____ 1. How to evaluate your own abilities

_____ 2. How to find out about the requirements for entering business

_____ 3. How to select the best place to train or learn new skills

_____ 4. How to develop a desirable business personality

_____ 5. How to identify opportunities for advancement and profit

_____ 6. How to develop community relationships

_____ 7. How to deal with criticism or complaints

_____ 8. _____

COMMENTS:

MONEY AND FINANCE

_____ 1. How to make change

_____ 2. How to prepare a budget for spending income

_____ 3. How to estimate costs

_____ 4. How to safeguard your money when cashing checks for others

_____ 5. How to determine the best way to invest money for later use

_____ 6. How is interest computed

_____ 7. When to invest in real estate

_____ 8. _____

COMMENTS:

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BUSINESS DEVELOPMENT

_____ 1. How to develop and place an advertisement

_____ 2. How to become known in the community

_____ 3. How to build a good business reputation

_____ 4. How to make and follow a development plan

_____ 5. How to find good employees or co-workers

_____ 6. How to choose a business advisor

_____ 7._____

COMMENTS:

HOW TO FIND INFORMATION

_____ 1. How to locate local public offices which regulate and assist businesses

_____ 2. How to find out about your tax liabilities

_____ 3. How to find management assistance

_____ 4. How to use a dictionary

_____ 5. How to use a telephone directory

_____ 6. How to use a city directory

_____ 7. _____

COMMENTS:

BUSINESS COMMUNICATION

_____ 1. How to write letters ordering merchandise

_____ 2. How to write letters of inquiry

_____ 3. How to write letters of refusal

_____ 4. How to write collection letters

_____ 5. When to use first, second or third class mail

_____ 6. How to select a delivery service

_____ 7. _____

COMMENTS:

LEGAL ASPECTS OF BUSINESS

_____ 1. How to select a lawyer

_____ 2. When to consult with a lawyer

_____ 3. How to select a partner or co-owner

_____ 4. When to use written contracts in business dealings

_____ 5. What are the legal responsibilities in employer and employee relationships

_____ 6. What you need to know about contracting with the government

_____ 7. _____

COMMENTS:

BUYING

_____ 1. How to evaluate goods and services so as to make a wise purchase

_____ 2. How to judge the quality of a product or equipment purchased

_____ 3. How to determine whether or not something is needed at all

_____ 4. How much it costs to buy goods on credit, compared to paying cash

_____ 5. What to buy in quantities

_____ 6. _____

COMMENTS:

RECORD KEEPING

_____ 1. How to make an inventory

_____ 2. How to keep cash records

_____ 3. How to make out personal income tax returns

_____ 4. How to prepare a statement of income and expense

_____ 5. What personal records should be kept

_____ 6. How to keep records of personal business affairs

_____ 7. How to keep social security records

_____ 8. _____

COMMENTS:

CREDIT

_____ 1. How to open a charge account

_____ 2. When is it wise to buy on the installment plan

_____ 3. How is a person's credit rating established

_____ 4. What factors influence a person's credit rating

_____ 5. The cost of different kinds of credit

_____ 6. How to borrow money on your signature

_____ 7. How to protect money you lend to others

_____ 8. Whether it is wiser to use credit or wait until money is available

_____ 9. _____

COMMENTS:

BANKS AND BANKING SERVICES

_____ 1. How to write personal checks

_____ 2. How to keep personal deposit and check records

_____ 3. How to reconcile your check book balance and bank statement

_____ 4. What services are available in banks

_____ 5. How to open a checking account

_____ 6. How to select loan services

_____ 7. How much money to carry in a checking account

_____ 8. _____

COMMENTS:

BUSINESS MATHEMATICS

_____ 1. How to compute sales tax

_____ 2. How to compute federal income tax

_____ 3. How to add rapidly

_____ 4. How to compute per cent of profit on a transaction or service

_____ 5. How to subtract rapidly

_____ 6. How to multiply

_____ 7. How to divide whole numbers and decimals

_____ 8. _____

COMMENTS:

INSURANCE

_____ 1. How to determine if insurance is needed

_____ 2. When to buy liability insurance

_____ 3. How to set up your own life insurance program

_____ 4. How to select the appropriate types of insurance

_____ 5. How to report an insurance claim

_____ 6. _____

COMMENTS:

NCHE QUESTIONNAIRE

INSTRUCTIONS: Please take an additional few minutes to complete the following questions:

1. What type of business do you own:_____

2. Are you a full or part owner:_____

3. Did you start the business:_____ How many years ago:_____

4. Did you buy the business:_____ How many years ago:_____

5. Did you inherit the business:_____ How many years ago:_____

6. How many persons besides yourself do you employ: Full-time_____

   Part-time_____ Seasonal_____

7. About your educational preparation, do you have

   _____less than high school _____high school or technical school graduation

   _____college education _____college +

8. Was a significant part of your formal education in business or business-related subjects:_____

9. Approximately how much start-up money did you have: $_____

10. If you borrowed part of the start-up money, from what source did you get it:

    Bank_____; Public_____; Personal savings_____; Family_____;

    Friends_____; Other_____

11. Have you ever had a government loan:_____government contract:_____

12. Before you entered business, was your personal income

    low_____; median range_____; middle range_____; high_____

13. What types of technical assistance have you received in setting up and operating your business? _____

14. What is the single most important piece of advice you would give to a woman starting a business? _____

15. Other comments:

UNIVERSITY OF THE DISTRICT OF COLUMBIA
DIVISION OF CONTINUING EDUCATION

Certificate of Training

this is to certify that

_____

has completed 28 hours of training in

BUSINESS OPPORTUNITIES

6/28/79
date

Anne B. Turgeau
workshop instructor

Thelma M. Wade
director

Robin S. Gordy
dean of the division of continuing education

William D. Marcy Jr.
vice president for academic affairs

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SAMPLE EVALUATION FORM

BUSINESS OPPORTUNITIES WORKSHOP

Director's Lesson Evaluation

Lesson No. ___ Subject_____ Date _____

OBJECTIVES

Were objectives substantially met?

What modifications should be made?

LESSON CONTENT

Was there evidence that resources or references were inadequate?

What information did instructor(s) provide which should be added to lesson content?

What other information should be included or deleted?

LESSON PLAN

Characterize instruction. Were instructor(s) well prepared, moderately, or ill prepared? (Comment.)

What new activities were added?

What revisions are recommended?

What provocative questions were used which evoked animated or valuable responses?

What activities should be listed as optional?

PARTICIPANT INVOLVEMENT

Did participants share personal experiences? Specify.

How did participants assume a teaching role?

Was there evidence that participants had read workbooks?

Did participants do assignment?

How should assignment be modified?

OBSERVATIONS AND OTHER COMMENTS:

VALEDICTORY STATEMENTS
(Learners Evaluation)

Final Workshop Session, June 28, 1979

Each workshop validator responded to the following evaluation questions in the final session, June 28, 1979: "How has the workshop benefitted you?" "What are your plans for the next ten years?" The responses were taped recorded and transcribed. With minor deletions, the verbatim record is as follows:

Homemaker: "...I can write speeches for everyone but myself, so I'm still thinking of what I have to say...I've learned a lot. I've met a lot of people....From the guest speakers I learned things that I didn't think was possible to black women. You know, to get out and just do things; do what you want and do it good.

"In the next ten years I hope to have a workshop like this, probably on an expanded basis. I will be sitting as a guest speaker telling women like this how I started on a shoestring. I want to have a thriving business and be able to sit and talk to other people about it. I want to have all the benefits from a business."

Homemaker: "This is my personal history--how to get started for myself with no previous experience and with no SBA. I already know what I want to do. What I want to do is import and export. In the next ten years I would like to have ny own shop in Washington. Right now I am trying to have the permission of the Consulate to do business between the Ivory Coast and the United States. Last week, they tell me to wait for two or three months before they give me the answer."

Homemaker: "The workshop has benefitted me in a good way. It has given me a headstart in planning my own business. I have talked to other people and friends that talk about having their own business. What I mean is, I share my workshop experience with them. I don't know if I'll take ten years, but I'm going to school now to get my GED. Afterwards, I'm going to a vocational high to take a trade in shoe repairing or carpentry. By time I finish school and raising my children, I hope to have an apprenticeship in both of the trades and then I will start my own business."

Practical Nurse: "...I really have enjoyed this class tremendously. I've learned a great deal from the speakers that we've had. I've made sort of an outline of the things we've covered. Through the past two weeks, I've found out a lot of the disadvantages and the advantages of owning your own business. In banking I've learned the steps we have to take and the different problems we

are going to have. Also I've learned what people expect of us and what we expect of them.

"My main purpose for coming to the workshop was to help a group of homemakers organize to obtain higher rights and benefits...Hopefully in the next ten years the organization...will be well on its feet....I know it's going to take a lot of hard work but I'm determined. I wish to thank Mrs. Turpeau and NCHE for the opportunity of this course and I hope in the future they will give other women a chance for this course. I'm sure they will enjoy it as much as I have."

Community Worker: "I have enjoyed the workshop...It really has enlightened me as to the areas I want to pursue. Also, the workshop has made me aware of some of the obstacles one has to encounter. It has given me a greater determination to pursue my enterpreneurship...or whatever I decide to do. I plan to attend college in the fall. I also want to thank Mrs. Turpeau and the class for making it a very enjoyable, enlightening and informative workshop."

Clerical Worker: "I've benefitted from the workshop through the role models. They have been ideal. They've given me inspiration and encouragement to pursue my retail business. The workshop has let me know that now I can do what I thought I couldn't do before as a person. It's given me insight on where I can obtain assistance, management as well as financial.

"For the first year I hope I'll be working to obtain venture capital to help me start my business. Two to five years I'll be working at building up and keeping the business going. Six to eight years I'll probably be branching off into other facets of business. Nine to ten years I'll be preparing to retire with a trustwortny, reliable president to run my company so that I can enjoy my millions before I die."

Clerical Worker: "I benefitted from the workshop by finding out that my business venture would be a serious thing. It's going to take time. I have to know how to plan it technically and financially.

"For the next ten years I will be trying to further my education. Then I'll be able to confront all the loopholes I'll fall into being a woman and minority in business. I plan to seek employment in a couple of fields that I plan to start my entrepreneurship in. In ten years I will be rich."

Private Household Worker: "The workshop has taught me how to set up a small business. I'm interested in catering. I have

found out who I can talk with for my business assistance. I know how to get a lawyer; how to get accounts and an accountant. Most of the assistance I was looking for all these years was in the workshop.

"In ten years I plan to set up my catering business. Hoping all goes well, I will be getting more training in the catering field.. I plan to take a special catering course. I plan to teach those who did not attend the workshop what I learned so that the course may continue to serve others."

Secretary: "This workshop has benefitted me in many ways, mainly through listening to the many speakers who have shared some of their most vital secrets as to how they got started in business. I have noticed that most of them have education beyond high school; therefore, I have come to realize more than ever the importance of education if I decide to go into business. It helps to broaden one's knowledge and it certainly helps better your chances of staying in business. I have also learned that with desire and determination one can do just about anything she wants to do. I am much more encouraged to work toward my own business.

"My plans for the next ten years are to go back to school to strengthen my educational background. It will give me the capability and the technical know-how to manage my own business. Also, I plan to get acquainted with my bank manager so when I'm ready to pursue my aim I will not have much difficulty. In the meantime, I plan to save as much as I can towards this goal...."

Bookkeeper: "The workshop has given me motivation, self-esteem and technical knowledge. It has been helpful in providing resources and informative literature. The workshop has provided expert training and assistance for starting business on a shoestring. The various experts in the business have given us lectures that have made this the most stimulating and interesting workshop that I have ever attended....

"I intend to complete my education and get my degree in accounting. I would like to take a course in income tax and taxation....I would like to establish a business in bookkeeping and account observer, specializing in taxes or bookkeeping for the small business. I'd like to organize a club for the members of this workshop so that we can keep in touch....I will start my business in my livingroom, later moving to the basement. I will remodel the basement for a permanent office...."

Key Puncher: "Since I've been in your workshop, I have learned a lot, especially about the different organizations you can go to for a loan to start your business. I don't think that I will wait a long time to acquire a lot of money, because I have found that

the longer you wait, you never get where you're going. As of now, my brother and I are talking about going into business together. He's not sure what business he wants to start so I think I'll give him time to read the materials that I gave him and that which he has. I think we'll make a success."

Consumer Aide: "...I've not only learned a great deal from our classes to help me in furthering my future enterprise, I've enjoyed the evening classes. I've also found out that business is a lot of hard work and dedication. However, if you have a lot of determination and enthusiasm you can really be a success.

"I expect to be working the next six to eight years. However, I plan to keep writing poetry and finding means of publishing it. I will also be pursuing the greeting card business that I'm also interested in...."

Telephone Repairer: "...Most of my inspiration came from the women in the workshop. The fact that each woman returned week after week armed with paper and pencil, eyes open and ready was the main inspiration for me. The guest speakers and the resources that were given were inspirational. In the last three weeks I've opened a small home repair service called Rose and Hammer, and a small catering service called B and B.

"My plans for the next ten years include expanding the business and opening my main business interest, restaurant and social club. I would like to work with youth, also."

Switchboard Operator: "The workshop has been like an insurance to me. I found that with this insurance you have to pay the premium to keep the insurance up. You have to be careful and cautious at what you are doing. I have enjoyed the guest speakers. They have also helped me understand that education is really important.

"I plan to go to college in the near future. Within five years I hope I will be where I want. In ten years I will be able to say as Perpetual, I will have a piece of the rock."

Construction Worker: "I've learned a lot from the workshop, I think. I think the most important things that I've learned was about taxes. There is so many loopholes in taxes. The last speaker that we had, I think she was very good. I enjoyed the last people we had.

"In the next ten years I hope to be booming. I really hope to be doing big things. I may be disappointed, but I hope that I'll be doing big things. I have a lot of things that I'm in right now. I'm just hoping to be really booming. I hope my

business be going good. I'm determined and I think that I'm going to make it by being determined. I'm going to be making a little money if not a lot of it."

Practical Nurse: "For the next ten years I plan to work harder than I am working to save more money to go into business with my family, in about eight years. In ten years I hope to be able to be the manager of the business while they, my family, do the work. I can sit back and relax and supervise. I don't know how it's going to work with my family but I hope it will turn out all right.

"Finally, the workshop has encouraged me not to give up. In dark moments I might think what's the use of going on: and then I realize that somebody else may have a problem worse than I, so I keep going. After coming to the workshop, it makes me want to continue. And I'm sorry that it's over."

Community Worker: (Interviewed by telephone) Participant said she was expecting a role model for each person's individual business interest; she felt this was needed. While she enjoyed the self-assessment tests, she felt there could have been more group evaluation. On a whole, she thought the workshop was a worthwhile program and she enjoyed it. She added that she would have "participated more if I had been forced to." She still has plans to go into business: "All I have to do is get my mind situated."

Youth Worker: (Interviewed by telephone) Participant felt that the workshop offered valuable information and that the workbook was well written and that it will serve her very well for future references. "Every phase of starting on a shoestring was covered thoroughly. The course was very refreshing and informative."

Participant stated that she has enrolled at a local university to work on a B. S. degree. While working on her degree, she will be saving money, as well as setting up a darkroom in her home. She feels that her college experience could possibly introduce her to valuable people to give her assistance in going into business.

EVALUATION

OF THE

BUSINESS OPPORTUNITIES WORKSHOP

FINAL REPORT

Submitted to

National Committee on Household Employment
Washington, D.C. 20036
Mrs. Anne B. Turpeau, Project Director

September 19, 1979

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I. INTRODUCTION

The Business Opportunities Project was designed to develop and test a business education and management vocation exploration model for the provision of training, guidance and counseling services to adult working-class women. The Project is geared to delivering these kinds of services to racial and ethnic minority women, who are employed as homemakers or in service industries, who have an interest in going into business. It is assumed that the Project model can be used by educational institutions, publicly funded programs, and non-profit organizations.

This report focuses on the evaluation of the Project model which was pretested with a select group of potential business women in workshops over a two-month period. In the report we examine the participants' perceived leadership ability and observations of workshop instructors, as well as the participants' assessments of each lesson. The report consists of two sections. The first, Presentation of Findings, presents data on the participants' perceptions of their leader-

ship characteristics, the participants' reactions and assessments of 13 workshop lessons, and the valedictory statements made by participants at the final session. In the final section, a Summary of the evaluation findings is presented.

II. PRESENTATION OF FINDINGS

The data evaluated from the pretest of the Project model developed by the Business Opportunities Project are organized as follows:

- Participants' Leadership Characteristics
- Workshop Reactions and Assessments
- Instructor's Assessment of Workshops
- Valedictory Statements

A. Participants' Leadership Characteristics

Methodology. One goal of the Business Opportunities Project (hereinafter Project) was to determine the impact that the Project's educational and technical assistance materials had on a participant's perceptions of her leadership characteristics. (Participants were operationally defined as working-class women with limited educations, who aspire to own their own business.) To accomplish this Project objective,

the Leadership and Self-Development Scale (hereinafter Scale) was used to collect pretest and post-test data from the 20 Project participants' and two process evaluators. Data from the latter two were not included in this analysis because of the extremely small size of the sub-population.

The Scale's response categories and their respective weights were: never(1); hardly ever (2); sometimes (3); almost always (4); and always (5).

The pretest and post-test scores of the participants were analyzed by using the t ratio for non-independent means. The analysis showed that the differences between the two sets of mean scores were not significantly different (Table 1). Consequently, the two sets of scores were combined and analyzed.

Findings. The data suggest that the participants would utilize new ideas or attempt new ways of resolving business related problem situations. More specifically, 16 of the 20 or 80 percent of the participants stated that they always suggest new ideas and 17 reported trying out things that they had never done before.

Table 1

Differences between Leadership Pretest and Post-test Mean Scale Scores of Project Participants

Variable	Pretest mean	Post-test mean	t Value	2-tail Probability
Suggest new idea	4.33	4.39	-0.22	0.827
Responsibility for a specific project	4.24	4.39	-0.58	0.562
Carry project to completion	4.48	4.72	-0.13	0.200
Ignore personality conflicts	3.48	3.61	-0.30	0.744
Set Deadlines	4.15	4.11	-0.14	0.893
Try out something never done	4.15	4.50	-1.29	0.206
Relationship consistency	4.40	4.28	0.54	0.591
Delegate Authority	3.67	3.53	0.31	0.757
Compromise feelings	3.85	3.50	0.96	0.345
Argue an idea's merit	4.14	4.06	0.28	0.784
Keep Deadlines	4.14	4.22	0.27	0.792
Say no to reasonable request	3.14	2.89	0.60	0.553
Assume leadership role	3.62	3.56	0.19	0.854
Itemize schedule of duties	3.75	3.89	-0.32	0.749
Think out decision	4.45	4.67	-0.68	0.502

The participants showed a tendency to assume a leadership role even if they were not the designated leader of a group. For example, 80 percent (17) of the participants would voluntarily take responsibility for a specific project and almost all (95 percent of 19) would carry the project to its completion if supported but not necessarily helped by the group. However, before assuming a leadership role, the participants (90 percent or 18) would think out their decision. If a group was involved, 65 percent or 13 would itemize a schedule of duties and responsibilities.

Whether or not the group was involved, the participants (85 percent or 17) would set a deadline and 80 percent or 19 felt that they would meet the designated deadline.

The participants felt that they understood the relationship between a certain project and the group's goals. Almost two-thirds (12) of the participants reported a willingness to compromise their feelings and

ideas for the good of the group. Nevertheless, three-fourths (15) of the participants would argue the merit of their ideas or feelings if they felt they were right.

Two findings were inconsistent with the rest: namely, 85 percent (17) of the participants indicated that they "sometimes," "almost always," or "always" ignored personality conflict, while 60 percent or 12 stated that they would say "no" to a reasonable request someone made of them.

Interpretation. Data were collected on the Leadership and Self-Development Scale to determine if training and guidance materials developed by the Project effected a change in the Project participants' leadership traits. The data showed no significant difference between the pretest and post-test scores of the participants. Note that the Project was specifically designed to provide the participants with information and training in areas germaine to operating a business and not to improve leadership qualities. It may have been assumed that the participants would have somewhat inflated ideas about the leadership traits required to operate a small business, and that the information and experiences

provided by the Project would give the participants a more realistic basis for assessing themselves as well as their leadership qualities. If this were the case, it could be anticipated that the Project participants would experience a significant change in their perceptions of their leadership traits, qualities or characteristics.

However, the anticipated change or shift in perceptions did not occur. This was interpreted to mean: (1) that the participants' assessment of their leadership skills was relatively accurate, or (2) that the Project's experiences were irrelevant to the leadership characteristics required of a business owner.

B. Workshop Reactions and Assessments

Methodology. A series of workshops were used as a medium for assessing and validating the efficacy of materials designed to meet the information and training needs of working-class women who aspire to own small businesses. Project activities were thirteen classroom lessons, each directed toward providing information and training in various facets of operating and owning a business. The lessons were conducted during the Spring of 1979. Those classroom sessions are analyzed here.

Data for evaluating the workshops were collected on an evaluation form from each person who participated in the project. (see the Appendix for copy of form) The analysis of the data consisted of determining the distributional characteristics of each of five variables (i.e., helpfulness of lesson; rating of overall presentation; helpfulness of workbook lesson; most helpful part of lesson; and comments and suggestions) for each lesson. After a separate analysis had been conducted on each lesson, the data were combined and the results presented in the summary section of this report.

The goals of the workshops were:

- to increase awareness of opportunities to women in business management and entrepreneurship;
- to overcome stereotypic notions of women in business;
- to de-mystify the processes and procedures through which one enters and succeeds in business;
- to heighten aspirations of participants through the presentations and experiences of role models, especially of racial and minority women;

- to increase personal motivation and initiative through successful completion of assignments;

- to illustrate data on specific enterprises; and

- to provide information about educational and other resources and technical assistance available in the community.

Findings

Lesson 1. The initial session was designed to:

- familiarize participants with the purpose of the workshop;

- provide an opportunity for participants to get to know each other;

- to introduce the concept of self-assessment;

- provide an introduction to business women, especially minority and low-income women;

- familiarize the participants with problems peculiar to women in business;

- consider economic survival strategies among low-income people which are related to business ownership.

The first lesson, conducted May 15, 1979, was helpful to all participants. Seventy percent (14) said the lesson was "very helpful" and the rest, 30

(or 6) felt it was "moderately helpful."

The most helpful aspects of the lesson were: the assessment, the formula, business ownership and the methods used to present the course content. Two of every three participants rated the information they were given as "excellent" and one of every three gave it a rating of "fair." A somewhat higher proportion (80 percent or 16) felt the training provided by the staff instructor was "excellent." Other instructors who participated in this session were also rated as "excellent."

The workbook lesson was "very helpful" to 10 of the 20 participants who responded to the question. Comments made by these 10 participants were as follows:

-- "glad to be in the workshop; it was helpful;"

-- "wanted session to last longer; further exploration needed into the background of women in business; and more visual aids needed."

Lesson 2. The objective of the second lesson was to introduce the participants to the different types of small businesses that some women are in and how they got started. The specific objectives were to:

- provide the participants with examples of small businesses which women are in, that started small;
- provide participants with a method of determining how much money will be needed to start a small business;
- identify sources of finance to start a small business;
- provide participants with a practical approach to starting a new business.

This session was attended by 19 participants on May 17, 1979 and was considered to be "very helpful" by 17 of the 19 participants. The latter three rated the session as "moderately helpful."

The role model lecture, steps in starting a business, and how to "work your way up" were described as the "most helpful" aspects of this lesson. Both the information provided and the instruction (i.e., by staff instructor and others) received an "excellent" rating.

Further comments made on the role model were: "informative," "inspiring," "will get better each time," "interesting session," "want more interesting role models" and "workbook was easy to read because it lacked a lot of technical terms." Fifteen of 18 participants felt the workbook lesson was "very helpful."

Lesson 3. The development of an historical and cross-cultural understanding of women and their roles in relationship to money was the thrust of this session, which was held on May 22, 1979. It was considered to be "very helpful" to 15 of the 19 workshop attendees, and "moderately helpful" to the remaining four. The discussions focusing on other countries and money and other negotiable commodities, as well as visual aids were selected as being "most helpful" by all but four of the participants.

The session's overall rating was "excellent." The information and instructors were rated highly, i.e., "excellent."

When questioned about the helpfulness of the workbook, 16 of 19 participants selected "very helpful" as the best description of their views.

Most of the participants (16) did not offer written comments and/or suggestions. Three participants felt the lectures were "very meaningful," "the workbook was well implemented" and one person reported enjoying the lectures that were about other countries.

Lesson 4. Information and a healthy attitude toward credit were the major concerns of this session which was held on May 24, 1979.

Sixteen of 19 participants found this lesson to be "very helpful" while three felt it was "moderately helpful." Eleven participants selected the guest speaker and the segment on bank loans as "most helpful."

The information provided during the presentation, the staff and other instructors were rated as "excellent." From three to seven participants did not rate the overall presentation. All but one participant felt the workbook lesson was "very helpful." The participants' comments ranged from "good coordination between workbook and lesson," to having "enjoyed women's rights discussion," to "useful information on credit," to the importance "of newspaper articles on credit."

Lesson 5. The objective of this session was to involve the participants in a personal assessment of how they view power; how they see themselves in today's society; and how they can act assertively to attain their personal goals. This session was held on May 29, 1979 and was considered to be "very helpful" to 14 of 16 participants; two participants felt it was "moderately helpful." The entire lecture was "most helpful" to six participants; role-playing was "most helpful" to two participants, and the guest speaker was "most helpful" to one participant. Fifteen participants stated that the information given during the session was "excellent." All instructors received a high rating, i.e., "excellent."

The workbook lesson was "very helpful" to 12 of 16 participants. Four participants described it as "moderately helpful." However, some of the session's trainers were cited for having "overdone" a point to the extent that boredom occurred. Four persons enjoyed the entire lesson or "got a lot" from it.

Lesson 6. This lesson was designed to assist the participants in developing realistic and confident attitudes toward banks, their personnel and banking practices and procedures. Fifteen participants attended this May 31, 1979 session which was characterized by 12 participants as being "very helpful." One participant felt the session was "not helpful" and two said it was "moderately helpful."

Half of the participants (8) identified the different banking services, the lecture or the guest speaker as the "most helpful" part of the lesson.

The information given by the conference presentors was categorized as "excellent" by 11 participants. The workbook lesson was helpful to 14.

Eleven participants rated the quality of the information presented at this session as "excellent." Each of the two presentors/instructors also received a rating of "excellent."

The workbook lesson was "very helpful" to 10 of 14 participants. Three participants viewed the workbook lesson as "moderately helpful" and one reported that it was "not helpful."

Ten of the participants did not provide written comments or suggestions on the sixth lesson. Of the five who did, one participant felt all attendees needed to know more about loans. Three participants were of the opinion that the lesson was very interesting and well implemented. A fifth participant stated that the lesson could have been extended for a longer period of time.

Lesson 7. A realistic self-evaluation of the participants' experiences and talents in relation to a particular business and a clearer idea of the money required to capitalize it were the objectives of this lesson held on June 5, 1979.

Seventeen participants completed the workshop evaluation form, of which 15 indicated that the session was "very helpful," two participants considered it to have been "moderately helpful." The promotion program, the guest speaker and the role model were selected as the session's highlight.

The information provided by the two instructors was considered to be "excellent" by 15 respondents; two participants did not respond to this question.

The workbook lesson was rated as "very helpful" by nine participants, "moderately helpful" by four participants, and "not helpful" by one participant.

Comments and suggestions evoked by this lesson were: "the need for more class time;" "the lack of a checklist prior to the session was a hinderance;" and "class needed more information on acquiring a vendor's license." In contrast, two respondents felt the lesson was "very interesting." Eleven participants did not comment.

Lesson 8. The eighth lesson on June 7, 1979 was developed to provide participants with a basic understanding of business structures and factors; knowledge about record keeping systems and their relation to tax compliance, insurance and licensing requirements; and an understanding of the relationship among record keeping, planning, budgeting and projection of needs.

Twelve of 16 participants completing the workshop observation form stated that the lesson was "very helpful." The remaining four viewed it as "moderately helpful." Aspects of the lesson that were "most helpful" for 11 participants follow:" what one should know

before starting a small business," "business insurance," "the guest speaker," "advantages and disadvantages of different types of business," and "obtaining basic legal know how."

The information presented to the participants was rated as "excellent" by 13 participants and "good" by four. Instructional personnel were highly rated: the staff instructor received a "good"-to-"excellent" rating, as did others who instructed during this session.

The workbook lesson was "very helpful" to 11 participants and "moderately helpful" to six. Most of the participants (13) did not provide written comments on this lesson. Those who did indicated a need for more information "on license and small business lawyers," "an extended session so that more materials could be covered," and "more discussion on how to obtain helpful information."

Lesson 9. The objective of this lesson was to acquaint the participants with resources (i.e., literature and people) that may be of value to small business owners. In addition, participants were acquainted with Continuing Education Resources for operating a small business.

The ninth session, held on June 12, 1979, was attended by 16 participants. Fifteen participants felt the lesson was "very helpful," especially the discussions related to taxes, and where to get help; Accounting and the CPA, and the guest speaker.

All participants rated the information presented as "excellent." Staff and other instructional personnel were rated "excellent."

Note that five participants did not rate the instructional personnel.

The workbook lesson was "very helpful" to 11 participants and "moderately helpful" to three participants. The participants expressed a need for more time to ask questions. In the main, the participants felt the session was "interesting and informative." In the words of one participant,"we keep getting instructors who know their stuff."

Lesson 10. This lesson was a continuation of Lesson 9, "Getting Help." The objective was to provide the participants with resources in Continuing Education that will help them in operating a small business and in developing special skills needed to conduct business.

Twelve of the 14 participants who responded to the question concerning the utility of the session rated it as "very helpful." Two participants felt it was "moderately helpful." The guest speaker, the literature materials handed out, and the overall preparation done for this lesson were selected as its "most helpful" aspects.

Eight participants rated the information presented at this session as "excellent" and two participants felt it was "good." Each of the three instructors who taught this session received identical ratings: eight participants felt the instructors were "excellent" and three felt the instructors were "good."

The workbook lesson was "very helpful" to eight participants and "moderately helpful" to three. The written comments were similar to the responses on the most helpful aspects of the lesson. Namely, the literature and instructions were considered to have been very good.

Lesson 11. The focal point of the eleventh lesson was to enhance the participants awareness of the need for good business communication. This session was held on June 17, 1979. Sixteen completed observation forms were processed.

The eleventh lesson was "very helpful" to 13 of the 16 participants and "moderately helpful" to three. Half of the participants felt the entire session was "most helpful", while four participants selected public relations and role-playing as "most helpful." Thirteen participants rated the information they were given during this lesson as "excellent" and three rated it as "good." Likewise, no instructor received a rating that was less than good.

The workbook lesson was "very helpful" to 13 of the 14 participants who answered the question. Less than half (5) of the participants wrote comments on the lesson. Their comments were as follows: "very interesting," "very well done," and "need video tape of actual business problem for future use."

Lesson 12. The objective of this lesson was to provide a role model who could present the frank details of starting and maintaining a Household Services Firm. This session was held on June 21, 1979, and was attended by 11 participants.

Nearly all (9) of the 11 participants felt that the session was "very helpful", one participant reported

that the session was "moderately helpful." The most helpful parts of the session were information on home-maker services and the guest speaker.

The information received and the three instructors were rated as "excellent." The workbook lesson was "very helpful" to one. Only two participants provided written comments. One stated that the session was "helpful" and the other felt that the presentation was "good."

Lession 13. The objective of this lesson was to describe how business owners start and maintain their firms. This session was held on June 26, 1979, and attended by 15 participants.

This session was "very helpful" to ten participants and "moderately helpful" to three. The most helpful parts were related to "finding out about retailing," "how to succeed," "how to get finance," and "household employment." The information provided and instructions were rated as "excellent" or "good." The workbook lesson was rated "very helpful" by 8 participants and "moderately helpful" by 5 participants. The three persons who provided written comments agreed that the lesson was very informative and interesting.

C. Instructors Assessment of the Workshops

Methodology. A component of the Project involved collecting evaluative information from the workshop instructors. Seven instructors completed the form, observations of workshop instructors, which collected evaluative information on several variables including the participants, instructions, physical facilities, and the Project Director.

The data were analyzed by obtaining the basic distribution on each variable and collapsing the three-point response categories, yes, definitely; somewhat; no, definitely to two categories, i.e., yes and no.

Findings. The seven instructors felt that a majority of the workshop participants were interested and attentive to the presentations as evidenced by the questions and comments which followed each session. The workshop format was characterized as allowing for an effective presentation, open discussion, and supported further participant exploration into areas of interest.

The classroom setting was considered to be a good learning environment and most appropriate for the kind of materials presented to the participants.

Additionally, the physical space and furnishings were regarded as adequate for instructional needs.

The Project Director provided the instructors with sufficient advance information about the workshops, including what was expected of the instructors. Five instructors reported that the Project Director "facilitated" rather than "inhibited" discussion or group participation. Two instructors felt the Project Director "inhibited" group discussion.

Six of the seven instructors indicated they had gained a changed or new point of view concerning the chances of a person similar to the workshop participants succeeding in a business of their choice. Five of the seven instructors identified sex bias and sex role stereotyping to be serious impediments to women going into business.

Overall Evaluation. The instructors described the workshops as "well planned," "extremely good," "stimulating", "revitalizing," "well managed," "well organized," "very timely," "a good beginning," and "should be repeated as often as possible." The workshops were noted for providing comprehensive viewpoints

and a forum for the exchange of ideas. It was suggested that a sequel to this could be an "exploration of businesses that stem from hobbies and prior experiences, requiring a modest outlay of capital." In addition, the instructors suggested an effort be made to generate workshops utilizing the Project model.

D. Valedictory Statements

How Workshops Helped Participants. The valedictory statements suggest that the workshops represented a milestone in the careers of the participants. Some of the comments of the participants indicated: "the workshops were enjoyable, enlightening and generated enthusiasm and encouragement that engulfed both speaker and listener alike." Motivated and inspired by the technical knowledge, "new directions and thinking," the participants felt they had acquired "the necessary inspiration to break through the barriers that they had erected for themselves."

The workshops made the participants aware of the procedures, processes, and resources that are needed or are available for establishing small businesses. With the knowledge of how to plan a business, and "inspired

by role models who did not give up," the participants saw themselves in a "new light." They now know that "business is a serious venture," and that they "can do it."

In summary, a statement by one participant seems to capture the essence of the feeling and thoughts of the group. "Going into business is like insurance with dedication and lots of work as the premium."

When expressing individual goals, some plan to return to school to strengthen and broaden their skills. This will include "specializing in taxes," "writing and publishing poetry," and "obtaining more skills needed to operate a business." All but two expressed plans to operate a business of their own, ranging from a one-person operation to a multi-million dollar conglomerate. One plans to conduct workshops similar to this but on an expanded basis.

III. SUMMARY

Four of every five workshop participants, including the instructors, gave the workshops very high ratings. The workshop experiences cited as most helpful were the quality and methods of presenting materials, the lectures given by the instructors, the open discussions, and the topics presented. Three of every four persons participating in the workshops regarded the workbook lessons as being well coordinated and most helpful.

Although only one-third of the participants (excluding the instructors) provided written comments and recommendations, comments and recommendations were positive and varied. The workshops were most frequently described as informative, helpful and interesting. It was suggested that classroom sessions be extended for longer periods of time in order to give the participants more training related to starting a business.

APPENDIX

Name_____

TEST YOUR LEADERSHIP ABILITY*

Indicate how likely you are to do the following statements. Please circle the number which equals your opinion of yourself. 5=always; 4=almost always; 3=sometimes; 2=hardly ever; 1=never

5 4 3 2 1 How likely are you to suggest a new idea?

5 4 3 2 1 How likely are you to take responsibility for a specific project?

5 4 3 2 1 How likely are you to carry the project to completion if the group is not willing to help you on a particular project but is willing to support you if you take it on yourself?

5 4 3 2 1 How likely are you to ignore personality conflicts?

5 4 3 2 1 How likely are you to set deadlines?

5 4 3 2 1 How likely are you to try out something you've never done before?

5 4 3 2 1 How likely are you to delegate authority to other group members in order to get the job done, when you yourself have assumed responsibility for that particular project?

5 4 3 2 1 How likely are you to argue an idea's merits?

5 4 3 2 1 How likely are you to say no to a reasonable request someone has made of you?

5 4 3 2 1 How likely are you to assume a leadership role, even if you are not the designated leader of the group?

5 4 3 2 1 How likely are you to itemize a schedule of duties for a group?

5 4 3 2 1 How likely are you to "think a decision out" before making it?

---

*Leadership and Self-Development Scale, reprinted by permission of Virginia Britton and Patricia B. Elmore, Southern Illinois University at Carbondale, Illinois

Instructor_____

Date_____

Business Opportunities Workshop

Observations of Workshop Instructors

	Scale (circle dot)		
	Yes, definitely	Somewhat	No, definitely, not
Participants			
1. Did the majority appear to you interested in your presentation?			
2. Did participants questions or responses reveal an interest in your subject matter?			
Instruction			
3. Did the lesson format allow for an effective presentation and discussion?			
4. Did the lesson appear to encourage further exploration by the participants?			
Physical Facilities			
5. Was the classroom setting a good learning environment for the materials presented?			
6. Were the space and furnishings adequate for your instructual needs?			
Project Direction			
7. Did the Project Director provide you with sufficient advance information about the workshops?			
8. Did the Project Director provide you with sufficient advance information about what was expected of you in the classroom?			
9. Did the Project Director inhibit discussion or group participation?			
Personal			
10. Did you gain a changed or new viewpoint about chances of success in business for women with low earnings?			

	Yes, definitely	Somewhat	No, definitely, not
11. Do you consider sex bias or sex role stereotyping a serious impediment to business ownership by women?			

12. Comments or Recommendations:

NATIONAL COMMITTEE ON HOUSEHOLD EMPLOYMENT
BUSINESS OPPORTUNITIES
WORKSHOP EVALUATION

1. Was today's session helpful to you?

Not Helpful		Moderately Helpful		Very Helpful
1	2	3	4	5

2. Which part of today's session was most helpful to you?

3. How would you rate the overall presentation?

a. Information

Poor		Fair		Excellent
1	2	3	4	5

b. Staff Instructor: (Name):_____

Poor		Fair		Excellent
1	2	3	4	5

c. Other Instructor (s)

Name:_____

Poor		Fair		Excellent
1	2	3	4	5

Name:_____

Poor		Fair		Excellent
1	2	3	4	5

Name:_____

Poor		Fair		Excellent
1	2	3	4	5

Name:_____

Poor		Fair		Excellent
1	2	3	4	5

4. Was the workbook lesson for today helpful to you?

Not Helpful		Moderately Helpful		Very Helpful
1	2	3	4	5

5. Your comments and/or suggestions.